



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

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426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

January 24, 2025

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

To Whom It May Concern:

We represent Furniture Mart, USA (“Furniture Mart”) located at 140 East Hinks Lane Sioux Falls, SD 57104 and are writing to notify your office of a data event affecting certain personal information relating to approximately one (1) Maryland resident. The investigation into this matter is ongoing and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Furniture Mart does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On November 3, 2024, Furniture Mart became aware of suspicious activity involving its systems and promptly began an investigation. On December 2, 2024, the investigation determined that an unknown actor viewed and copied certain files from Furniture Mart’s systems on November 3, 2024. Furniture Mart then reviewed its records to identify individuals whose personal information was affected by this event and locate address information for those individuals. Furniture Mart is reviewing its records to identify individuals whose personal information was involved in this event and locate address information for those individuals. While the review is ongoing, on December 26, 2024, Furniture Mart identified address information for certain individuals with personal information involved in this event.

The personal information that could have been subject to unauthorized access includes name, Social Security number, and medical information.

Notice to Maryland Resident

On or about January 24, 2025, Furniture Mart began providing written notice of this event to approximately one (1) Maryland resident. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, Furniture Mart moved quickly to secure its network, investigate the suspicious activity, and notify potentially affected individuals. Further, Furniture Mart notified federal law enforcement regarding the event. As part of its ongoing commitment to information security, Furniture Mart is reviewing its policies and procedures to reduce the likelihood of similar future events. Furniture Mart is providing access to credit monitoring services for twelve (12) months, through IDX to individuals whose personal information was potentially affected by this event, at no cost to these individuals.

Additionally, Furniture Mart is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their financial institution. Furniture Mart is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Furniture Mart is providing written notice of this event to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data event, please contact us at (267) 930-4345.

Very truly yours,



Erica Wicas of
MULLEN COUGHLIN LLC

EMW/sep
Enclosure

EXHIBIT A

Furniture MART USA

P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

January 24, 2025

Notice of <<Variable Data 5>>

Dear <<First Name>> <<Last Name>>:

Furniture Mart USA ("Furniture Mart") writes to inform you of an event that involves your personal information. This letter provides information about the event, our response, and the resources available to you to help protect your information from possible misuse, should you feel it appropriate to do so.

What Happened? On November 3, 2024, Furniture Mart became aware of suspicious activity involving our systems and promptly began an investigation. On December 2, 2024, the investigation determined that an unknown actor viewed and copied certain files from our systems on November 3, 2024. We are reviewing our records to identify individuals whose personal information was involved in this event and locate address information for those individuals. While the review is ongoing, on December 26, 2024, we identified address information for certain individuals with personal information involved in this event.

What Information Was Involved? The personal information related to you in the affected files includes your name and the following: <<Variable Data 3>>.

What We Are Doing. We take this event and the security of information in our care seriously. We moved quickly to secure our network, investigate the suspicious activity, and notify potentially affected individuals. As part of our ongoing commitment to information security, we are reviewing our policies and procedures to reduce the likelihood of similar future events. We also notified federal law enforcement and will be notifying relevant regulators, as required.

As an added precaution, we are offering you access to complimentary credit monitoring and identity theft protection services for <<Variable Data 4>> at no cost to you, through IDX. You can find information on how to enroll in these services in the enclosed *Steps You Can Take to Help Protect Personal Information*. You must complete the enrollment process yourself, as we are unable to enroll you on your behalf. If you previously enrolled in the complimentary services Furniture Mart offered through IDX, it is not necessary to enroll again. Please note the deadline for enrollment is April 24, 2025.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring free credit reports for suspicious activity and to detect errors. Suspicious activity should be promptly reported to relevant parties such as your financial institution. You may also enroll in the complimentary credit monitoring services we are offering. Additional information and resources may be found below in the *Steps You Can Take to Help Protect Personal Information*.

For More Information. We understand you may have questions about this event not addressed in this notice letter. If you have any questions, please contact us at 1-877-203-6517 between the hours of 8:00 a.m. and 8:00 p.m. Central Standard Time Monday through Friday, excluding U.S. holidays. You may also write to Furniture Mart at Furniture Mart USA, 140 East Hinks Lane, Suite 201, Sioux Falls, SD 57104.

Sincerely,

Furniture Mart USA

Steps You Can Take To Help Protect Personal Information

Enroll in Monitoring

1. Website and Enrollment. Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-877-203-6517 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	www.transunion.com/get-credit-report www.transunion.com/credit-freeze www.transunion.com/fraud-alerts
1-888-298-0045	1-888-397-3742	833-799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion LLC PO Box 2000 Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately 1 Rhode Island resident that may be impacted by this event.



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Erica Wicas
Office: (267) 930-4345
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Email: EWicas@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

March 5, 2025

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Supplemental Notice of Data Event

To Whom It May Concern:

We continue to represent Furniture Mart USA (“Furniture Mart”) located at 140 East Hinks Lane, Suite 201, Sioux Falls, SD 57104 and are writing to supplement our prior notice to your office of a data event affecting certain personal information relating to approximately one (1) Maryland resident. The investigation into this matter is ongoing and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Furniture Mart does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

On or about January 24, 2025, Furniture Mart began providing written notice of this event to certain individuals identified through its investigation with personal information involved in this event. On February 4, 2025, Furniture Mart’s ongoing investigation identified additional individuals with personal information involved in this event. On March 5, 2025, Furniture Mart continued to provide written notice of this event to approximately one (1) Maryland resident. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***. The personal information that could have been subject to unauthorized access includes name and Social Security number.

Office of the Attorney General

March 5, 2025

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Should you have any questions regarding this notification or other aspects of the data event, please contact us at (267) 930-4345.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Erica Wicas".

Erica Wicas of
MULLEN COUGHLIN LLC

EMW/sep

Enclosure

EXHIBIT A

Furniture MART USA

P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<XXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

March 5, 2025

Notice of <<Variable Data 2>>

Dear <<FirstName>> <<LastName>>:

Furniture Mart USA (“Furniture Mart”) writes to inform you of an event that involves your personal information. This letter provides information about the event, our response, and the resources available to you to help protect your information from possible misuse, should you feel it appropriate to do so.

What Happened? On November 3, 2024, Furniture Mart became aware of suspicious activity involving our systems and promptly began an investigation. On December 2, 2024, the investigation determined that an unknown actor viewed and copied certain files from our systems on November 3, 2024. We are reviewing our records to identify individuals whose personal information was involved in this event and locate address information for those individuals. On February 4, 2025, our ongoing review identified certain individuals with personal information involved in this event.

What Information Was Involved? The personal information related to you in the affected files includes your name and the following: <<Variable Data 1>>.

What We Are Doing. We take this event and the security of information in our care seriously. We moved quickly to secure our network, investigate the suspicious activity, and notify potentially affected individuals. As part of our ongoing commitment to information security, we are reviewing our policies and procedures to reduce the likelihood of similar future events. We also notified federal law enforcement and will be notifying relevant regulators, as required.

As an added precaution, we are offering you access to complimentary credit monitoring and identity theft protection services for <<Membership Offering Length>> at no cost to you, through IDX. You can find information on how to enroll in these services in the enclosed *Steps You Can Take to Help Protect Personal Information*. You must complete the enrollment process yourself, as we are unable to enroll you on your behalf. If you previously enrolled in the complimentary services Furniture Mart offered through IDX, it is not necessary to enroll again.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring free credit reports for suspicious activity and to detect errors. Suspicious activity should be promptly reported to relevant parties such as your financial institution. You may also enroll in the complimentary credit monitoring services we are offering. Additional information and resources may be found below in the *Steps You Can Take to Help Protect Personal Information*.

For More Information. We understand you may have questions about this event not addressed in this notice letter. If you have any questions, please contact us at 1-877-203-6517 (toll-free) from 8 am to 8 pm Monday through Friday, excluding U.S. holidays. You may also write to Furniture Mart at Furniture Mart USA, 140 East Hinks Lane, Suite 201, Sioux Falls, SD 57104.

Sincerely,

Furniture Mart USA

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Monitoring

1. Website and Enrollment. Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is June 5, 2025.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-877-203-6517 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	www.transunion.com/get-credit-report www.transunion.com/credit-freeze www.transunion.com/fraud-alerts
1-888-298-0045	1-888-397-3742	833-799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion LLC PO Box 2000 Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately 0 Rhode Island residents that may be impacted by this event.